

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

GINA M ST VINCENT NULL  
ANTHONY D NULL  
Debtor(s)

Case No. 07-23949

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/20/2007.
- 2) The plan was confirmed on 03/06/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/30/2008, 12/02/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/07/2009, 04/09/2010, 12/23/2010, 10/05/2011, 04/23/2012, 05/20/2013.
- 5) The case was dismissed on 09/20/2013.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 72.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,350.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$29,515.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$29,515.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,528.21
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,028.21**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN FAMILY INSURANCE	Unsecured	199.56	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	850.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	850.00	973.67	973.67	274.03	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	4,543.86	4,543.86	1,312.92	0.00
CAPITAL ONE BANK	Unsecured	2,211.00	0.00	0.00	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	2,000.00	1,827.33	1,827.33	517.00	0.00
COMMUNITY PROPERTY MANAGEM	Unsecured	321.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	1,067.00	NA	NA	0.00	0.00
CROWN MORTGAGE	Secured	11,042.00	11,042.00	5,511.19	5,511.19	0.00
CROWN MORTGAGE	Secured	NA	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	2,237.00	2,311.72	2,311.72	654.04	0.00
EAST BAY FUNDING	Unsecured	NA	509.86	509.86	143.50	0.00
EDWARD HOSPITAL	Unsecured	1,312.48	NA	NA	0.00	0.00
EDWARD HOSPITAL	Unsecured	369.50	NA	NA	0.00	0.00
GEMB	Unsecured	1,261.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	86.30	86.30	24.29	0.00
ILLINOIS DEPT OF REVENUE	Priority	660.25	582.05	582.05	582.05	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	3,552.65	3,552.65	1,026.52	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	93.00	93.08	93.08	26.20	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	2,831.00	2,831.43	2,831.43	818.12	0.00
LORD & TAYLOR	Unsecured	587.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	621.77	NA	NA	0.00	0.00
MID AMERICA MANAGEMENT	Unsecured	321.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	1,200.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	1,200.00	NA	NA	0.00	0.00
NAPERVILLE RADIOLOGISTS	Unsecured	55.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NICOR GAS	Unsecured	262.00	NA	NA	0.00	0.00
NIKO CREDIT SERVICES	Secured	1,700.00	1,700.00	1,700.00	1,700.00	131.99
PINNACLE CREDIT SERVICES	Unsecured	3,517.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	129.00	1,086.75	1,086.75	305.86	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	5,125.00	5,559.50	5,559.50	1,606.39	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	958.49	958.49	269.76	0.00
PREMIER BANKCARD/CHARTER	Unsecured	464.00	464.48	464.48	130.73	0.00
RJM ACQUISITIONS LLC	Unsecured	NA	99.62	99.62	28.03	0.00
SWISS COLONY	Unsecured	45.00	NA	NA	0.00	0.00
US DEPARTMENT OF HOUSING & UR	Secured	4,747.40	4,747.40	4,747.40	4,747.40	0.00
WELLS FARGO DEALERS SERVICES	Secured	5,600.00	5,600.00	5,600.00	5,600.00	532.14
WELLS FARGO DEALERS SERVICES	Unsecured	NA	1,924.99	1,924.99	544.63	0.00
WELLS FARGO FINANCIAL INC	Unsecured	332.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,511.19	\$5,511.19	\$0.00
Debt Secured by Vehicle	\$7,300.00	\$7,300.00	\$664.13
All Other Secured	\$4,747.40	\$4,747.40	\$0.00
<b>TOTAL SECURED:</b>	<b>\$17,558.59</b>	<b>\$17,558.59</b>	<b>\$664.13</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$582.05	\$582.05	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$582.05</b>	<b>\$582.05</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$26,823.73</b>	<b>\$7,682.02</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,028.21</u>	
Disbursements to Creditors	<u>\$26,486.79</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$29,515.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/04/2013

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.